



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [VERITEX HOLDINGS, INC.](#)

**City/State** [DALLAS, TX](#)

## Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [9,349,525](#)

Peer Group Number: [2](#) Number in Peer Group: [145](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

<a href="#">VERITEX HOLDINGS, INC.</a>
<a href="#">8214 WESTCHESTER DRIVE, SUITE 400</a>
<a href="#">DALLAS, TX 75225</a>

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018												
Average assets (\$000) .....	9,095,104			8,373,882			8,494,078			7,942,112			3,132,760												
Net income (\$000) .....	61,243			28,162			73,883			90,739			39,341												
Number of BHCs in peer group .....	145			146			147			146			154												
<b>Earnings and Profitability:</b>																									
<b>Percent of Average Assets</b>																									
Net interest income (tax equivalent) .....	2.93	2.86	48	3.19	3.04	62	3.14	2.96	65		3.21		3.68	3.33	76										
+ Non-interest income .....	0.57	0.94	26	0.58	0.91	34	0.50	0.98	24	0.37	0.90	16	0.36	0.90	15										
- Overhead expense .....	1.77	2.32	17	1.94	2.49	20	1.96	2.48	22	2.21	2.59	32	2.21	2.58	31										
- Provision for credit losses .....	0	-0.03	56	1.15	0.56	87	0.67	0.38	83	0.27	0.12	87	0.21	0.12	79										
+ Securities gains (losses) .....	0	0.01	8	0.07	0.03	80	0.03	0.02	72	-0.02	0.01	2	0	0	25										
+ Other tax equivalent adjustments .....	0	0	44	0	0	49	0	0	54		0		0	0	80										
= Pretax net operating income (tax equivalent) .....	1.73	1.70	45	0.76	0.96	32	1.05	1.22	40		1.53		1.61	1.55	57										
Net operating income .....	1.35	1.30	53	0.67	0.77	39	0.87	0.97	42	1.14	1.19	44	1.26	1.22	53										
Net income .....	1.35	1.31	52	0.67	0.77	39	0.87	0.97	42	1.14	1.19	44	1.26	1.22	53										
Net income (Subchapter S adjusted) .....		1.49			1.12			1.27			1.41			1.41											
<b>Percent of Average Earning Assets</b>																									
Interest income (tax equivalent) .....	3.65	3.40	72	4.41	4.03	82	4.19	3.78	85		4.49		5.21	4.38	91										
Interest expense .....	0.46	0.32	74	0.88	0.71	67	0.73	0.57	69	1.32	1.02	79	1.08	0.81	80										
Net interest income (tax equivalent) .....	3.19	3.05	56	3.53	3.26	65	3.46	3.17	70		3.45		4.13	3.58	85										
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																									
Net loan and lease losses / Average loans and leases .....	0.16	0.05	84	0.05	0.11	46	0.32	0.11	86	0.19	0.11	76	0.01	0.09	22										
Earnings coverage of net loan and lease losses (X) .....	14.09	-10.45	50	51.10	41.28	71	7.05	33.55	25	12.56	22.46	40	364.36	29.27	95										
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.40	1.32	63	1.76	1.22	89	1.55	1.35	72	0.50	0.94	7	0.75	0.94	29										
Allowance for loan and lease losses / Total loans and leases .....	1.40	1.31	63	1.75	1.21	90	1.54	1.33	72	0.50	0.93	8	0.75	0.93	29										
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	1.11	0.58	86	0.78	0.60	68	1.23	0.67	83	0.60	0.56	62	0.97	0.57	83										
30–89 days past due loans and leases / Total loans and leases .....	0.15	0.18	53	0.44	0.27	75	0.26	0.26	58	0.32	0.31	60	0.23	0.32	40										
<b>Liquidity and Funding</b>																									
Net noncore funding dependence .....	13.98	-3.20	92	22.42	5.81	89	16.27	0.77	88	18.93	10.70	79	12.49	13.54	44										
Net short-term noncore funding dependence .....	0.81	-6.28	73	7.73	0.49	71	4.20	-3.25	75	7.67	5.88	56	11.06	8.57	56										
Net loans and leases / Total assets .....	75.25	65.71	82	75.46	71.37	65	75.95	69.27	76	74.24	72.36	55	79.09	73.30	72										
<b>Capitalization</b>																									
Tier 1 leverage ratio .....	9.38	9.56	46	9.16	9.63	43	9.43	9.65	47	10.17	10.39	49	12.04	10.37	83										
Holding company equity capital / Total assets .....	13.61	10.44	91	13.55	10.29	92	13.64	10.51	91	14.97	11.37	94	16.54	11.21	98										
Total equity capital (including minority interest) / Total assets .....	13.61	10.49	91	13.55	10.35	92	13.64	10.57	91	14.97	11.43	94	16.54	11.30	97										
Common equity tier 1 capital / Total risk-weighted assets .....	9.03	12.69	3		12.12			12.44		10.60	12.50	19	11.80	12.37	51										
Net loans and leases / Equity capital (X) .....	5.53	6.47	27	5.57	7.17	19	5.57	6.79	24	4.96	6.55	17	4.78	6.70	10										
Cash dividends / Net income .....	27.38	22.10	58	61.40	38.61	76	46.10	29.42	73	29.53	25.65	52	0	24.05	9										
Cash dividends / Net income (Subchapter S adjusted) .....		18.06			29.17			39.66			93.20			35.12											
<b>Growth Rates</b>																									
Assets .....	8.87	7.24	54	7.21	18.76	14	10.89	16.11	28	147.92	8.66	99	8.94	9.35	62										
Equity capital .....	9.38	8.26	59	-3.45	8.26	4	1.06	8.42	13	124.41	12.19	99	8.53	12.50	46										
Net loans and leases .....	8.57	-0.86	90	9.57	15.42	31	13.45	9.99	64	132.73	8.63	99	12.89	10.51	68										
Noncore funding .....	-14.08	-28.42	72	10.78	9.77	63	-2.68	-12.78	66	265.21	4.16	99	24.81	6.76	76										
<b>Parent Company Ratios</b>																									
Short-term debt / Equity capital .....	0	0	48	0	0.05	45	0	0.01	46	0	0.01	46	0	0.03	45										
Long-term debt / Equity capital .....	18.26	5.76	86	9.47	4.56	72	19.32	5.67	87	9.70	3.86	76	0.94	3.76	59										
Equity investment in subsidiaries / Equity capital .....	111.58	104.95	72	110.61	104.70	74	110.99	104.49	75	108.27	104.21	68	95.53	104.10	15										
Cash from ops + noncash items + op expense / Op expense + dividends .....	30.53	138.87	21	208.47	144.11	78	147.54	138.81	67	140.38	152.31	57	-32.43	123.74	2										

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	135,213	148,301	286,583	340,813	134,459	-8.83	531.63
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	135,213	148,301	286,583	340,813	134,459	-8.83	531.63
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	135,213	148,301	286,583		134,459	-8.83	531.63
Investment interest income (tax equivalent).....	15,427	15,739	31,781		6,840	-1.98	2175.37
Interest on balances due from depository institutions.....	294	1,057	1,221	5,539	3,149	-72.19	69.94
Interest income on other earning assets.....	1,263	1,567	2,996	2,693	855	-19.40	1058.72
Total interest income (tax equivalent).....	152,197	166,664	322,581		145,303	-8.68	580.45
Interest on time deposits of \$250K or more .....	2,345	4,990	8,170	14,934	2,826	-53.01	
Interest on time deposits < \$250K.....	3,139	9,765	15,508	23,741	6,638	-67.85	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	3,641	9,023	13,233	40,355	17,849	-59.65	170.51
Interest on other borrowings and trading liabilities.....	4,192	6,433	11,931	14,659	2,423	-34.84	958.59
Interest on subordinated debt and mandatory convertible securities .....	5,725	2,948	7,210		308	94.20	3617.53
Total interest expense.....	19,042	33,159	56,052	93,689	30,044	-42.57	713.07
Net interest income (tax equivalent).....	133,155	133,505	266,529		115,259	-0.26	564.94
Non-interest income.....	25,868	24,350	42,069	29,435	11,139	6.23	871.02
Adjusted operating income (tax equivalent) .....	159,023	157,855	308,598		126,398	0.74	600.88
Overhead expense.....	80,403	81,191	166,236	175,631	69,259	-0.97	554.91
Provision for credit losses.....	7	47,948	56,640	21,514	6,603		-99.49
Securities gains (losses) .....	-15	2,879	2,615	-1,852	-64		
Other tax equivalent adjustments .....	0	0	0		2		
Pretax net operating income (tax equivalent).....	78,462	31,808	88,817		50,474	146.67	766.50
Applicable income taxes .....	16,830	3,303	14,203	25,121	10,896	409.54	448.39
Tax equivalent adjustments .....	389	343	731		237	13.41	
Applicable income taxes (tax equivalent).....	17,219	3,646	14,934		11,133	372.27	461.06
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	61,243	28,162	73,883	90,739	39,341	117.47	923.10
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	61,243	28,162	73,883	90,739	39,341	117.47	923.10
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	61,243	28,162	73,883	90,739	39,341	117.47	923.10
Investment securities income (tax equivalent).....	15,427	15,739	31,781		6,840	-1.98	2175.37
US Treasury and agency securities (excluding mortgage-backed securities) .....	778	886	1,570	2,852	265	-12.19	3994.74
Mortgage-backed securities .....	7,813	10,062	18,941	21,164	4,373	-22.35	1213.11
All other securities .....	6,836	4,791	11,270		2,202	42.68	10581.25
Cash dividends declared.....	16,771	17,291	34,057	26,796	0	-3.01	
Common .....	16,771	17,291	34,057	26,796	0	-3.01	
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.35	3.18	69	3.98	3.75	74	3.80	3.53	83		4.19		4.64	4.08	87
Less: Interest expense .....	0.42	0.30	73	0.79	0.67	64	0.66	0.54	67	1.18	0.95	72	0.96	0.75	74
Equals: Net interest income (tax equivalent) .....	2.93	2.86	48	3.19	3.04	62	3.14	2.96	65		3.21		3.68	3.33	76
Plus: Non-interest income .....	0.57	0.94	26	0.58	0.91	34	0.50	0.98	24	0.37	0.90	16	0.36	0.90	15
Equals: adjusted operating income (tax equivalent) .....	3.50	3.78	32	3.77	3.91	44	3.63	3.96	37		4.16		4.03	4.27	36
Less: Overhead expense .....	1.77	2.32	17	1.94	2.49	20	1.96	2.48	22	2.21	2.59	32	2.21	2.58	31
Less: Provision for credit losses .....	0	-0.03	56	1.15	0.56	87	0.67	0.38	83	0.27	0.12	87	0.21	0.12	79
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	49	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	8	0.07	0.03	80	0.03	0.02	72	-0.02	0.01	2	0	0	25
Plus: other tax equivalent adjustments .....	0	0	44	0	0	49	0	0	54		0		0	0	80
Equals: Pretax net operating income (tax equivalent) .....	1.73	1.70	45	0.76	0.96	32	1.05	1.22	40		1.53		1.61	1.55	57
Less: Applicable income taxes (tax equivalent) .....	0.38	0.37	45	0.09	0.21	19	0.18	0.27	22		0.35		0.36	0.32	59
Less: Minority interest .....	0	0	46	0	0	46	0	0	45	0	0	45	0	0	46
Equals: Net operating income .....	1.35	1.30	53	0.67	0.77	39	0.87	0.97	42	1.14	1.19	44	1.26	1.22	53
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income .....	1.35	1.31	52	0.67	0.77	39	0.87	0.97	42	1.14	1.19	44	1.26	1.22	53
Memo: Net income (last four quarters) .....	1.21	1.23	46	1.03	0.98	54	0.87	0.97	41	1.14	1.19	44	1.26	1.22	53
Net income—BHC and noncontrolling (minority) interest .....	1.35	1.31	52	0.67	0.78	38	0.87	0.97	42	1.14	1.19	44	1.26	1.22	52
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.66	94.04	19	90.36	93.41	12	90.72	93.47	15	89.46	93.22	8	89.04	93.23	9
Average interest-bearing funds / Average assets .....	61.82	65.79	35	65.21	69.51	34	64.44	68.25	38	57.76	70.66	10	63.10	70.70	23
Interest income (tax equivalent) / Average earning assets .....	3.65	3.40	72	4.41	4.03	82	4.19	3.78	85		4.49		5.21	4.38	91
Interest expense / Average earning assets .....	0.46	0.32	74	0.88	0.71	67	0.73	0.57	69	1.32	1.02	79	1.08	0.81	80
Net interest income (tax equivalent) / Average earning assets .....	3.19	3.05	56	3.53	3.26	65	3.46	3.17	70		3.45		4.13	3.58	85
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.95	4.08	40	4.80	4.49	71	4.49	4.28	70		4.98		5.64	4.85	89
Interest-bearing bank balances .....	0.19	0.12	89	1	0.57	89	0.67	0.32	92	3.23	2.26	87	2.28	1.88	79
Federal funds sold and reverse repos .....		0.14			0.59			0.43			2.02			1.50	
Trading assets .....		0.42			0.75			0.80			0.49			0.70	
Total earning assets .....	3.64	3.42	73	4.40	3.99	82	4.18	3.80	79	5.33	4.47	92	5.20	4.33	91
Investment securities (tax equivalent) .....	2.95	1.88	93	2.99	2.54	84	3.03	2.32	90		2.74		2.77	2.69	56
US Treasury and agency securities (excluding mortgage-backed securities) .....	7.31	1.27	98	6.44	2.27	96	5.99	1.87	97	8.05	2.54	97	2.79	2.20	83
Mortgage-backed securities .....	2.28	1.49	90	2.59	2.30	79	2.59	2.05	86	2.71	2.54	72	2.41	2.44	48
All other securities .....	3.84	2.66	85	3.71	3.16	78	3.99	3.24	77		3.80		3.27	3.74	34
Interest-bearing deposits .....	0.39	0.32	69	1.11	0.80	78	0.86	0.62	81	1.70	1.13	86	1.45	0.85	91
Time deposits of \$250K or more .....	0.73	0.90	37	1.82	1.86	45	1.53	1.60	40	3.07	2.13	98	1.86	1.57	81
Time deposits < \$250K .....	0.74	0.87	38	1.80	1.71	60	1.50	1.49	48	1.97	1.91	52	1.49	1.42	54
Other domestic deposits .....	0.24	0.19	68	0.68	0.50	77	0.48	0.36	77	1.70	0.86	94	1.38	0.64	94
Foreign deposits .....		0.57			1.44			1.24			2.53			1.85	
Federal funds purchased and repos .....	0.17	0.11	74	0.18	0.53	26	0.14	0.37	30	0.18	1.23	15	0	1.03	4
Other borrowed funds and trading liabilities .....	0.94	0.56	69	1.06	0.60	67	1.04	0.55	69	0	1.03	24	2.01	2.10	50
All interest-bearing funds .....	0.68	0.47	78	1.21	0.96	73	1.02	0.79	77	2.04	1.34	93	1.52	1.06	88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	25,868	24,350	42,069	29,435	11,139
Fiduciary activities income .....	0	0	0	0	0
Service charges on deposit accounts - domestic .....	6,136	5,047	10,472	11,709	2,338
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	1,290	851	1,504	651	474
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	2,836	1,208	5,814	4,844	3,585
Other non-interest income.....	15,606	17,244	24,279	12,231	4,742
Total overhead expenses .....	80,403	81,191	166,236	175,631	69,259
Personnel expense.....	46,383	39,683	79,453	100,311	31,138
Net occupancy expense.....	7,417	7,169	14,185	14,213	10,679
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	5,054	5,392	10,790	10,887	3,467
Other operating expenses.....	21,549	28,947	61,808	50,220	23,975
Fee income on mutual funds and annuities.....	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	681	643	636	660	333
Average personnel expense per employee.....	68.11	61.72	124.93	151.99	93.51
Average assets per employee.....	13,355.51	13,023.14	13,355.47	12,033.50	9,407.69

BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	0	0.51	36	0	0.61	35	0	0.51	36	0	0.66	35	0	1.69
Overhead expenses / Net Interest Income + non-interest income .....	50.68	59.77	11	51.55	61.89	11	54	61.22	18	55.84	61.79	23	54.90	61.22
<b>Percent of Average Assets</b>														
Total overhead expense .....	1.77	2.32	17	1.94	2.49	20	1.96	2.48	22	2.21	2.59	32	2.21	2.58
Personnel expense.....	1.02	1.36	15	0.95	1.44	13	0.94	1.42	13	1.26	1.50	30	0.99	1.46
Net occupancy expense.....	0.16	0.27	6	0.17	0.30	8	0.17	0.30	6	0.18	0.32	8	0.34	0.31
Other operating expenses.....	0.58	0.67	35	0.82	0.72	67	0.85	0.73	72	0.77	0.76	53	0.88	0.79
Overhead less non-interest income .....	1.20	1.34	36	1.36	1.53	34	1.46	1.44	51	1.84	1.65	66	1.86	1.65
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	50.56	57.80	12	51.43	60.15	14	53.87	58.93	22		59.91		54.79	60.51
Personnel expense.....	29.17	33.60	20	25.14	34.68	11	25.75	33.88	11		34.17		24.63	34.42
Net occupancy expense.....	4.66	7.04	9	4.54	7.20	11	4.60	7.04	11		7.50		8.45	7.33
Other operating expenses.....	16.73	16.92	48	21.75	17.75	82	23.53	17.57	88		17.93		21.71	18.28
Total non-interest income .....	16.27	22.60	27	15.43	21.21	37	13.63	23.45	24		19.83		8.81	20.30
Fiduciary activities income .....	0	2.03	24	0	1.37	24	0	1.45	22		1.61		0	1.95
Service charges on domestic deposit accounts .....	3.86	2.77	70	3.20	2.85	62	3.39	2.67	67		3.21		1.85	3.58
Trading revenue.....	0	0.05	39	0	0.14	44	0	0.10	39		0.07		0	0.03
Investment banking fees and commissions.....	0	0.98	19	0	1.01	17	0	1.03	17		0.91		0	0.85
Insurance activities revenue.....	0	0.58	24	0	0.45	22	0	0.41	22		0.37		0	0.46
Venture capital revenue.....	0	0	47	0	0	49	0	0	48		0		0	0.49
Net servicing fees .....	0.81	0.51	75	0.54	-0.19	83	0.49	0	80		0.22		0.38	0.52
Net securitization income .....	0	0	49	0	0	50	0	0	48		0		0	0.49
Net gain (loss) - sales of loans, OREO, and other assets .....	1.78	3.90	38	0.77	4.33	34	1.88	5.55	37		2.27		2.84	1.98
Other non-interest income.....	9.81	7.51	74	10.92	7.35	79	7.87	7.76	60		7.41		3.75	7.05
Overhead less non-interest income .....	34.29	34.94	46	36.01	38.09	38	40.24	34.63	60		39.47		45.98	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.45	21.17	48	10.38	18.84	17	15.99	20.30	21		21.51		21.59	18.37
Applicable income tax + TE / Pretax net operating income + TE .....	21.95	22.50	43	11.46	22.28	9	16.81	22.51	13		23.31		22.06	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2021

**Assets**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....		4,502,101	4,180,937	4,292,937	4,020,281	1,788,883	7.68	592.87
Commercial and industrial loans .....		1,848,244	1,855,662	1,762,852	1,610,430	760,360	-0.40	563.79
Loans to individuals .....		10,502	14,842	12,894	17,198	6,959	-29.24	130.91
Loans to depository institutions and acceptances of other banks .....		0	0	0	0	0		
Agricultural loans .....		0	8	6	17	412	-100.00	
Other loans and leases .....		774,645	544,406	736,223	287,100	153	42.29	999999.00
Less: Unearned income .....		0	0	0	0	15		-100.00
Loans and leases, net of unearned income .....		7,135,492	6,595,855	6,804,912	5,935,285	2,556,752	8.18	665.00
Less: Allowance for loan and lease losses .....		99,543	115,365	105,084	29,834	19,255	-13.71	1158.45
Net loans and leases .....		7,035,949	6,480,490	6,699,828	5,905,451	2,537,497	8.57	660.78
Debt securities that reprice or mature in over 1 year .....		1,007,086	1,053,441	988,963	934,321	252,331	-4.40	1220.34
Mutual funds and equity securities .....		11,227	15,835	11,363	11,122	0	-29.10	
Subtotal .....		8,054,262	7,549,766	7,700,154	6,850,894	2,789,828	6.68	704.54
Interest-bearing bank balances .....		338,301	90,103	186,488	186,399	64,850	275.46	195.99
Federal funds sold and reverse repos .....		0	0	0	0	0		
Debt securities that reprice or mature within 1 year .....		118,791	58,620	66,238	63,009	10,364	102.65	1504.85
Trading assets .....		0	0	0	0	0		
Total earning assets .....		8,511,354	7,698,489	7,952,880	7,100,302	2,865,042	10.56	658.05
Non-interest-bearing cash and due from depository institutions .....		51,726	70,203	44,337	65,151	19,599	-26.32	299.40
Premises, fixed assets, and leases .....		136,019	129,951	129,938	118,536	78,409	4.67	688.84
Other real estate owned .....		2,467	7,716	2,337	5,995	0	-68.03	400.41
Investment in unconsolidated subsidiaries .....		5,918	6,625	6,124	5,755	352	-10.67	6263.44
Intangible and other assets .....		642,041	674,874	685,255	658,968	245,148	-4.87	939.41
Total assets .....		9,349,525	8,587,858	8,820,871	7,954,707	3,208,550	8.87	669.29
Quarterly average assets .....		9,289,427	8,645,743	8,696,702	8,018,341	3,248,392	7.45	715.73
Average loans and leases (YTD) .....		6,846,366	6,177,348	6,378,636	5,884,270	2,382,149	10.83	673.17
<b>Memoranda</b>								
Loans held-for-sale .....		12,065	28,041	21,414	14,080	1,258	-56.97	151.77
Loans not held-for-sale .....		7,123,427	6,567,814	6,783,498	5,921,205	2,555,494	8.46	667.65
Real estate loans secured by 1–4 family .....		519,070	541,767	534,568	553,823	299,175	-4.19	260.67
Commercial real estate loans .....		3,969,363	3,624,447	3,744,525	3,449,519	1,479,180	9.52	700.57
Construction and land development .....		871,796	600,910	696,970	633,845	324,863	45.08	465.18
Multifamily .....		367,358	394,829	424,962	320,041	51,285	-6.96	1532.19
Nonfarm nonresidential .....		2,730,209	2,628,708	2,622,593	2,495,633	1,103,032	3.86	755.70
Real estate loans secured by farmland .....		13,668	14,723	13,844	16,939	10,528	-7.17	36.15
Total investment securities .....		1,137,104	1,127,896	1,066,564	1,008,452	262,695	0.82	1258.92
U.S. Treasury securities .....		0	0	0	0	0		
US agency securities (excluding mortgage-backed securities) .....		21,668	28,572	25,741	31,675	8,708	-24.16	2732.42
Municipal securities .....		151,946	144,727	147,926	101,215	39,947	4.99	1259.45
Mortgage-backed securities .....		696,743	787,433	703,364	785,468	187,081	-11.52	882.50
Asset-backed securities .....		50,150	0	0	0	492		6015.85
Other debt securities .....		205,370	151,329	178,170	78,972	26,467	35.71	
Mutual funds and equity securities .....		11,227	15,835	11,363	11,122	0	-29.10	
Available-for-sale securities .....		1,077,239	1,080,070	1,024,329	964,365	262,695	-0.26	1187.38
U.S. Treasury securities .....		0	0	0	0	0		
US agency securities (excluding mortgage-backed securities) .....		21,668	28,572	25,741	31,675	8,708	-24.16	2732.42
Municipal securities .....		125,804	122,324	125,656	78,680	39,947	2.84	1025.56
Mortgage-backed securities .....		674,247	777,845	694,762	775,038	187,081	-13.32	850.78
Asset-backed securities .....		50,150	0	0	0	492		6015.85
Other debt securities .....		205,370	151,329	178,170	78,972	26,467	35.71	
Mutual funds and equity securities .....		0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation) .....		2,851	3,220	3,411	1,845		-11.46	
Available-for-sale securities appreciation (depreciation) .....		45,877	52,615	55,011	22,234	-3,709	-12.81	10470.74
Structured notes, fair value .....		140,554	0	122,409	0	0		
Pledged securities .....		125,569	89,538	110,465	103,987	6,541	40.24	5681.26

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,390,074	1,909,980	2,097,600	1,556,946	626,283	25.14	574.08
NOW, ATS and transaction accounts .....	449,768	388,644	453,111	388,877	146,969	15.73	525.09
Time deposits less brokered deposits < \$250K .....	673,737	750,090	731,407	815,763	287,319	-10.18	
MMDA and other savings accounts .....	2,663,206	2,325,505	2,505,346	2,266,095	1,166,192	14.52	458.86
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	6,176,785	5,374,219	5,787,464	5,027,681	2,226,763	14.93	610.56
Time deposits of \$250K or more .....	707,896	496,446	533,303	575,830	161,475	42.59	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	1,811	1,772	2,225	2,353	0	2.20	
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	27,640	110,000	0	75,000	25,000	-74.87	
Other borrowings w/remaining maturity over 1 year .....	750,000	977,794	777,718	602,870	3,019	-23.30	1854.40
Brokered deposits < \$250K .....	96,227	257,165	192,580	291,285	234,190	-62.58	
Noncore funding .....	1,583,574	1,843,177	1,505,826	1,547,338	423,684	-14.08	704.59
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	262,766	140,283	262,778	145,571	16,691	87.31	3153.67
Other liabilities .....	53,493	66,430	61,427	43,320	10,774	-19.47	2205.73
Total liabilities .....	8,076,618	7,424,109	7,617,495	6,763,910	2,677,912	8.79	650.27
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	558	555	555	511	243	0.54	421.50
Common surplus .....	1,134,603	1,122,063	1,126,437	1,117,879	449,427	1.12	877.18
Retained earnings .....	216,704	143,277	172,232	147,911	83,968	51.25	853.55
Accumulated other comprehensive income .....	77,189	42,014	56,225	19,061	-2,930	83.72	26889.16
Other equity capital components .....	-156,147	-144,160	-152,073	-94,565	-70		
Total holding company equity capital .....	1,272,907	1,163,749	1,203,376	1,190,797	530,638	9.38	816.75
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	1,272,907	1,163,749	1,203,376	1,190,797	530,638	9.38	816.75
Total liabilities and capital .....	9,349,525	8,587,858	8,820,871	7,954,707	3,208,550	8.87	669.29
<b>Memoranda</b>							
Non-interest-bearing deposits .....	2,390,074	1,909,980	2,097,600	1,556,946	626,283	25.14	574.08
Interest-bearing deposits .....	4,590,834	4,217,850	4,415,747	4,337,850	1,996,145	8.84	581.98
Total deposits .....	6,980,908	6,127,830	6,513,347	5,894,796	2,622,428	13.92	579.26
Long-term debt that reprices within 1 year .....	0	0	0	0	8,008		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,203,376	1,190,797	1,190,797	530,638	488,929		
Accounting restatements .....	0	-15,505	-15,505	0	0		
Net income .....	61,243	28,162	73,883	90,739	39,341		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	8,719	4,833	9,229	25,590	4,502		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	4,074	49,557	57,470	94,533	0		
Changes incident to business combinations .....	0	0	0	643,111	0		
Less: Dividends declared .....	16,771	17,291	34,057	26,796	0		
Change in other comprehensive income .....	20,964	22,953	37,164	21,991	-1,650		
Changes in debit to ESOP liability .....	0	0	0	0	109		
Other adjustments to equity capital .....	-550	-643	-665	57	-593		
Holding company equity capital, ending balance .....	1,272,907	1,163,749	1,203,376	1,190,797	530,638		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
	48.15	47.38	54	48.68	48.99	50	48.67	48.33	52	50.54	52.67	43	55.75	53.63	53
<b>Percent of Total Assets</b>															
Real estate loans .....	19.77	11.46	86	21.61	14.96	77	19.99	13.47	81	20.24	11.45	83	23.70	11.42	89
Commercial and industrial loans .....	0.11	2.05	15	0.17	2.29	20	0.15	2.29	18	0.22	2.71	23	0.22	2.65	17
Loans to individuals .....	0	0	45	0	0	45	0	0	45	0	0	44	0	0	44
Loans to depository institutions and acceptances of other banks .....	0	0.40	17	0	0.47	33	0	0.43	35	0	0.53	35	0.01	0.47	41
Agricultural loans.....	8.29	1.35	92	6.34	1.29	91	8.35	1.39	91	3.61	1.08	85	0	2.64	7
Other loans and leases.....	75.25	65.71	82	75.46	71.37	65	75.95	69.27	76	74.24	72.36	55	79.09	73.30	72
Net loans and leases.....	10.77	16.22	30	12.27	12.18	53	11.21	13.53	40	11.75	13.66	40	7.86	13.20	21
Debt securities over 1 year.....	0.12	0.07	76	0.18	0.06	85	0.13	0.05	77	0.14	0.06	79	0	0.05	19
Mutual funds and equity securities .....	86.15	82.54	65	87.91	84.41	68	87.29	83.47	70	86.12	86.76	38	86.95	87.24	39
Interest-bearing bank balances .....	3.62	7.78	28	1.05	5.87	11	2.11	6.78	19	2.34	2.97	50	2.02	2.30	57
Federal funds sold and reverse repos .....	0	0.04	40	0	0.04	37	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less .....	1.27	1.85	52	0.68	1.97	32	0.75	2.03	33	0.79	2.10	34	0.32	2.14	21
Trading assets .....	0	0.03	37	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets.....	91.04	93.19	17	89.64	92.83	10	90.16	92.98	12	89.26	92.39	10	89.29	92.24	11
Non-interest cash and due from depository institutions.....	0.55	1.04	19	0.82	1.08	33	0.50	1.07	17	0.82	1.14	29	0.61	1.25	20
Other real estate owned.....	0.03	0.02	69	0.09	0.04	81	0.03	0.03	63	0.08	0.04	76	0	0.04	9
All other assets.....	8.41	5.68	89	9.54	5.99	93	9.34	5.87	93	9.92	6.41	93	10.10	6.39	94
<b>Memoranda</b>															
Short-term investments .....	4.89	10.40	23	1.73	8.34	7	2.87	9.38	11	3.14	5.36	37	2.34	4.70	34
U.S. Treasury securities.....	0	0.30	25	0	0.19	31	0	0.19	31	0	0.29	28	0	0.37	27
US agency securities (excluding mortgage-backed securities) .....	0.23	1.61	28	0.33	0.98	41	0.29	1.28	34	0.40	1.25	41	0.27	1.67	34
Municipal securities .....	1.63	3.34	42	1.69	2.64	49	1.68	2.96	46	1.27	2.58	40	1.25	2.66	40
Mortgage-backed securities .....	7.45	9.74	40	9.17	8.33	60	7.97	8.52	52	9.87	9.38	55	5.83	8.73	36
Asset-backed securities .....	0.54	0.45	76	0	0.27	34	0	0.35	32	0	0.30	34	0.02	0.26	69
Other debt securities .....	2.20	0.62	86	1.76	0.55	85	2.02	0.60	87	0.99	0.53	76	0.82	0.52	74
Loans held-for-sale.....	0.13	0.34	49	0.33	0.56	53	0.24	0.58	47	0.18	0.39	54	0.04	0.29	37
Loans held for investment .....	76.19	65.68	85	76.48	70.96	72	76.90	69.07	81	74.44	72.01	55	79.65	73.24	74
Real estate loans secured by 1–4 family .....	5.55	13.58	17	6.31	15.05	18	6.06	14.47	18	6.96	16.02	17	9.32	16.83	25
Revolving .....	0.35	1.66	19	0.39	1.96	18	0.32	1.79	17	0.47	2.24	17	0.78	2.43	24
Closed-end, secured by first liens .....	5.13	11.38	22	5.80	12.48	23	5.64	12.11	22	6.34	13.07	23	8.24	13.60	30
Closed-end, secured by junior liens .....	0.08	0.22	30	0.12	0.31	31	0.10	0.27	29	0.15	0.37	31	0.31	0.41	50
Commercial real estate loans .....	42.46	30.82	83	42.20	30.76	85	42.45	30.65	85	43.36	33.26	77	46.10	33.39	81
Construction and land development .....	9.32	4.24	92	7	4.65	76	7.90	4.32	87	7.97	5	78	10.12	4.78	89
Multifamily.....	3.93	5.19	54	4.60	4.68	65	4.82	5.03	64	4.02	4.76	59	1.60	5.12	21
Nonfarm nonresidential .....	29.20	19.97	86	30.61	19.93	90	29.73	19.97	89	31.37	21.85	83	34.38	21.85	92
Real estate loans secured by farmland.....	0.15	0.81	47	0.17	0.85	47	0.16	0.85	50	0.21	0.95	47	0.33	0.88	54

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
	63.09	71.52	26	63.39	68.15	37	63.09	69.38	31	67.74	72.74	38	69.97	72.88	41
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	63.09	71.52	26	63.39	68.15	37	63.09	69.38	31	67.74	72.74	38	69.97	72.88	41
Real estate loans secured by 1–4 family.....	7.27	20.62	12	8.21	21.04	17	7.86	20.91	16	9.33	22.29	17	11.70	23.13	22
Revolving .....	0.45	2.56	18	0.50	2.76	16	0.41	2.61	15	0.64	3.13	18	0.97	3.34	23
Closed-end.....	6.82	17.71	16	7.71	17.91	20	7.44	17.94	20	8.70	18.71	20	10.73	19.33	23
Commercial real estate loans .....	55.63	46.80	76	54.95	43.14	82	55.03	44.23	81	58.12	46.16	79	57.85	45.57	80
Construction and land development.....	12.22	6.48	88	9.11	6.52	74	10.24	6.26	83	10.68	6.97	75	12.71	6.53	87
1–4 family.....	1.88	1.22	73	1.83	1.40	69	1.58	1.14	70	1.80	1.47	68	3.08	1.52	81
Other .....	10.34	5.06	90	7.28	5.04	74	8.67	4.94	88	8.88	5.34	81	9.62	4.90	88
Multifamily.....	5.15	7.60	47	5.99	6.37	61	6.24	7.01	58	5.39	6.42	55	2.01	6.76	18
Nonfarm nonresidential .....	38.26	30.55	76	39.85	28.11	87	38.54	29.04	82	42.05	30.59	83	43.14	30.16	87
Owner-occupied.....	10.47	10.50	52	11.78	9.61	70	10.56	10	55	11.95	10.68	61	12.57	10.31	67
Other.....	27.80	19.68	82	28.08	18.11	87	27.98	18.53	85	30.09	19.36	86	30.58	19.35	88
Real estate loans secured by farmland.....	0.19	1.31	46	0.22	1.24	48	0.20	1.30	49	0.29	1.38	46	0.41	1.27	51
Loans to depository institutions and acceptances of other banks.....	0	0	45	0	0	45	0	0	45	0	0	44	0	0	44
Commercial and industrial loans .....	25.90	17.90	80	28.13	21.54	72	25.91	19.85	72	27.13	16.16	83	29.74	16.21	85
Loans to individuals .....	0.15	3.38	15	0.23	3.41	20	0.19	3.53	17	0.29	4	22	0.27	3.89	16
Credit card loans .....	0	0.03	33	0	0.03	32	0	0.03	33	0	0.04	32	0	0.04	32
Agricultural loans.....	0	0.67	17	0	0.71	33	0	0.69	35	0	0.78	35	0.02	0.69	41
Other loans and leases.....	10.86	2.11	91	8.25	1.89	88	10.82	2.07	89	4.84	1.48	86	0.01	3.74	7
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	495.48	466.69	58	496.28	493.71	55	498.29	473.75	58	501.59	493.53	55	459.36	505.61	36
Real estate loans secured by 1–4 family.....	57.13	134.41	21	64.31	152.34	21	62.05	142.34	22	69.10	151.03	23	76.82	161.34	23
Revolving .....	3.55	16.52	19	3.95	20.05	17	3.26	17.81	17	4.71	21.25	18	6.40	23.52	23
Closed-end.....	53.58	115.32	23	60.36	129.93	23	58.79	122.21	25	64.39	127.10	23	70.43	134.73	26
Commercial real estate loans .....	436.85	302.67	87	430.23	312.13	83	434.64	302.08	87	430.38	311.74	82	379.83	316.03	72
Construction and land development.....	95.95	41.97	95	71.33	47.15	78	80.90	42.85	87	79.08	46.63	83	83.42	44.92	84
1–4 family.....	14.73	7.74	78	14.36	9.84	73	12.44	7.52	74	13.30	9.52	68	20.23	10.21	83
Other .....	81.22	33.01	97	56.97	36.48	76	68.46	33.94	91	65.78	35.90	87	63.19	33.75	89
Multifamily.....	40.43	49.96	56	46.87	47.28	65	49.33	48.67	64	39.93	44.76	59	13.17	48.38	19
Nonfarm nonresidential .....	300.48	197.97	90	312.03	203.73	87	304.41	198.42	87	311.37	206.64	85	283.24	208.15	80
Owner-occupied.....	82.20	67.49	68	92.21	69.16	77	83.39	67.98	70	88.53	71.54	69	82.50	70.68	63
Other .....	218.28	126.96	88	219.82	130.32	88	221.02	125.78	87	222.84	130.65	89	200.74	134.17	81
Real estate loans secured by farmland.....	1.50	8.06	47	1.75	8.48	48	1.61	8.35	49	2.11	8.66	48	2.70	8.13	50
Loans to depository institutions and acceptances of other banks.....	0	0.02	45	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans .....	203.41	114.08	87	220.27	154.44	75	204.62	133.93	79	200.92	106.70	87	195.25	107.07	86
Loans to individuals .....	1.16	20.19	17	1.76	22.72	21	1.50	22.15	18	2.15	24.83	23	1.79	24.45	16
Credit card loans .....	0	0.17	33	0	0.21	32	0	0.20	33	0	0.24	32	0	0.24	32
Agricultural loans.....	0	3.83	17	0	4.68	33	0	4.17	35	0	4.86	36	0.11	4.49	41
Other loans and leases.....	85.25	13.49	92	64.62	13.44	90	85.46	13.62	92	35.82	10.25	86	0.04	25.58	7
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	45.16	36.08	76	43.17	33.40	77	44.47	34	79	46.16	35.38	78	45.29	35.09	78
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	354.65	233.35	86	338.02	241.60	80	351.24	232.08	85	341.85	239.13	82	297.33	243.62	70
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	436.85	304.90	86	430.23	315.12	83	434.64	304.52	87	430.38	315.15	82	379.83	318.90	71

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	4.89	10.40	23	1.73	8.34	7	2.87	9.38	11	3.14	5.36	37	2.34	4.70	34
Liquid assets .....	11.86	22.17	12	11.37	17.64	23	10.88	19.32	16	13.43	16.28	40	8.73	15.56	16
Investment securities .....	12.16	18.87	28	13.13	14.73	47	12.09	16.07	36	12.68	16.41	36	8.19	16.02	14
Net loans and leases .....	75.25	65.71	82	75.46	71.37	65	75.95	69.27	76	74.24	72.36	55	79.09	73.30	72
Net loans, leases and standby letters of credit .....	75.83	66.09	84	75.92	71.74	65	76.46	69.67	74	74.58	72.78	55	79.25	73.71	72
Core deposits .....	66.07	78.86	6	62.58	73.75	13	65.61	76.49	10	63.20	71.61	19	69.40	69.97	46
Noncore funding .....	16.94	8.06	89	21.46	13.25	82	17.07	10.29	83	19.45	14.61	74	13.20	16.58	36
Time deposits of \$250K or more .....	7.57	3.01	91	5.78	3.78	75	6.05	3.37	89	7.24	4.33	83	5.03	4.28	67
Foreign deposits .....	0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos .....	0.02	0.55	49	0.02	0.72	43	0.03	0.62	48	0.03	0.77	38	0	0.96	17
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold) .....	0.02	0.53	52	0.02	0.67	48	0.03	0.59	53	0.03	0.75	42	0	0.97	21
Commercial paper .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0.30	0.67	61	1.28	1.76	59	0	1.06	16	0.94	2.75	39	0.78	3.63	30
Earning assets that reprice within 1 year .....	53.12	31.76	91	46.69	31.27	85	49.64	31.93	90	68.42	33.16	95	45.34	32.35	79
Interest-bearing liabilities that reprice within 1 year .....	11.38	13.65	59	14.22	16.01	59	13.54	14.04	66	16.62	18.54	57	17.97	18.20	67
Long-term debt that reprices within 1 year .....	0	0.05	41	0	0.11	38	0	0.10	38	0	0.15	37	0.25	0.16	83
Net assets that reprice within 1 year .....	41.74	17.40	91	32.47	14.91	84	36.09	17.03	85	51.80	13.71	95	27.12	12.98	77
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	13.98	-3.20	92	22.42	5.81	89	16.27	0.77	88	18.93	10.70	79	12.49	13.54	44
Net short-term noncore funding dependence .....	0.81	-6.28	73	7.73	0.49	71	4.20	-3.25	75	7.67	5.88	56	11.06	8.57	56
Short-term investment / Short-term noncore funding .....	87.55	323.58	26	20.29	146.06	12	43.84	230.45	19	32.17	78.10	42	19.59	62.28	35
Liquid assets - short-term noncore funding / Nonliquid assets .....	7.12	22.52	19	3.20	11.45	32	4.88	16.27	25	4.26	6.90	46	-3.54	4.17	32
Net loans and leases / Total deposits .....	100.79	78.71	94	105.76	88.39	91	102.86	84.20	91	100.18	90.96	78	96.76	92.88	63
Net loans and leases / Core deposits .....	113.91	83.94	91	120.58	97.80	87	115.76	91.10	89	117.46	102.55	78	113.95	106.50	67
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.34	0.50	60	0.43	1.14	51	0.44	0.88	54	0.24	0.36	60	0	-0.47	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	5.50	2.10	89	6.97	3.84	85	7.03	3.63	82	2.88	1.28	86	-1	-1.95	66
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.67	-0.01	97		-0.02		0.18	0.03	91		-0.02			-0.04	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	4.28	5.71	70	2.84	6.32	63	2.89	5.36	65	3.27	7.25	60	0	10.76	18
Available-for-sale securities .....	94.74	92.95	34	95.76	92.05	38	96.04	93.39	35	95.63	91.33	41	100	88.32	88
U.S. Treasury securities .....	0	1.65	25	0	1.51	31	0	1.22	31	0	2.07	28	0	2.08	27
US agency securities (excluding mortgage-backed securities) .....	1.91	9.81	29	2.53	7.21	39	2.41	8.39	36	3.14	8.16	41	3.31	11	41
Municipal securities .....	13.36	17.74	49	12.83	17.50	50	13.87	18.61	51	10.04	15.40	44	15.21	16.63	54
Mortgage-backed securities .....	61.27	54.62	60	69.81	56.49	69	65.95	54.48	66	77.89	57.07	82	71.22	54.50	74
Asset-backed securities .....	4.41	2.44	79	0	1.54	33	0	1.97	32	0	1.70	34	0.19	1.54	70
Other debt securities .....	18.06	3.80	91	13.42	4.07	85	16.71	4.34	87	7.83	3.73	80	10.08	3.75	81
Mutual funds and equity securities .....	0.99	0.51	77	1.40	0.49	80	1.07	0.44	79	1.10	0.49	80	0	0.41	19
Debt securities 1 year or less .....	10.45	11.27	60	5.20	13.85	31	6.21	13.69	36	6.25	13.55	36	3.95	13.91	29
Debt securities 1 to 5 years .....	6.98	18.32	28	7.37	19.89	23	7.64	20.49	27	7.32	23.43	21	19.20	23.42	47
Debt securities over 5 years .....	81.58	66.71	73	86.03	61.58	87	85.09	61.87	83	85.33	58.63	87	76.85	58.36	72
Pledged securities .....	11.04	38.80	16	7.94	47.76	12	10.36	44.55	13	10.31	43.76	15	2.49	42.20	6
Structured notes, fair value .....	12.36	0.22	98	0	0.04	41	11.48	0.03	98	0	0.09	39	0	0.15	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	207.34	42.70	92	-37.09	139.78	2	1.33	136.94	17	231.60	32.84	91	-39.34	16.28	12
Investment securities .....	0.82	30.46	17	10.55	9.89	54	5.76	16.36	36	283.89	4.80	99	15.16	8.02	75
Core deposits .....	14.93	14.37	58	7.12	22.99	7	15.11	23.17	23	125.78	9.96	99	6.56	10.40	47
Noncore funding .....	-14.08	-28.42	72	10.78	9.77	63	-2.68	-12.78	66	265.21	4.16	99	24.81	6.76	76

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	4,175,618	2,243,122	3,098,174	1,945,723	962,436
Commit: Secured commercial real estate loans .....	2,249,799	902,037	1,565,821	753,497	496,619
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	5,968	5,387	6,061	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	53,877	39,454	44,427	27,196	5,431
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	17,963	18,433	18,245	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	4,075	4,020	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	17,963	0	0	54,628	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	68,892	108,971	83,268	0	3,163
Purchased options contracts (interest rate) .....	41,916	73,094	41,916	0	0
Interest rate swaps .....	1,106,824	1,351,177	1,357,836	0	0
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 2	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	44.66	16.36	99	26.12	15.78	94	35.12	16.09	97	24.46	16.97	84	30	17.31	91
Standby letters of credit .....	0.58	0.31	81	0.46	0.31	74	0.50	0.31	76	0.34	0.36	57	0.17	0.35	29
Commercial and similar letters of credit .....	0	0.01	38	0	0.01	36	0	0.01	37	0	0.01	36	0	0.01	35
Securities lent .....	0	0	49	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor) .....	0.19	0	94	0.21	0	95	0.21	0	93	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	47	0.05	0	95	0.05	0	95	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade .....	0.19	0.01	93	0	0	46	0	0.02	46	0.69	0.01	95	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
Derivative contracts .....	13.02	3.98	81	17.85	4.37	84	16.81	3.72	85	0	2.95	31	0.10	6.51	16
Interest rate contracts .....	13.02	3.87	81	17.85	4.21	84	16.81	3.62	85	0	2.87	31	0.10	6.40	16
Interest rate futures and forward contracts .....	0	0.14	38	0	0.33	37	0	0.20	38	0	0.08	39	0	0.25	22
Written options contracts (interest rate) .....	0.74	0.16	84	1.27	0.35	84	0.94	0.24	85	0	0.13	36	0.10	0.26	54
Purchased options contracts (interest rate) .....	0.45	0.01	94	0.85	0.04	93	0.48	0.03	93	0	0.02	45	0	0.07	40
Interest rate swaps .....	11.84	3.09	82	15.73	2.79	89	15.39	2.58	89	0	2.19	34	0	5.18	15
Foreign exchange contracts .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange) .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange) .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts .....	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other) .....	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other) .....	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other swaps .....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	60.99	25.18	99	36.31	23.96	89	48.57	24.20	95	33.07	24.81	80	40.40	25.18	92

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	1,217,632	1,533,242	1,483,020	0	3,163
Interest rate contracts .....	1,217,632	1,533,242	1,483,020	0	3,163
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	68,892	108,971	83,268	0	3,163
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	68,892	108,971	83,268	0	3,163
Purchased options .....	41,916	73,094	41,916	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	41,916	73,094	41,916	0	0
Swaps .....	1,106,824	1,351,177	1,357,836	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	1,217,632	1,533,242	1,483,020	0	3,163
Interest rate contracts .....	1,217,632	1,533,242	1,483,020	0	3,163
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,166,703	0	0	864,508	0
One year or less .....	15,052	0	0	117,190	0
Over 1 year to 5 years .....	600,355	0	0	670,757	0
Over 5 years .....	551,296	0	0	76,561	0
Gross negative fair value (absolute value) .....	6,704	21,312	13,922	0	0
Gross positive fair value.....	14,311	18,737	28,481	0	0
Held for trading.....	0	0	0	0	0
Non-traded.....	14,311	18,737	28,481	0	0
Current credit exposure on risk-based capital derivative contracts .....	8,261	0	0	7,862	0
Credit losses on derivative contracts .....	411	841	407	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
	100	99.88	57	100	99.90	56	100	99.50	58		99.57		100	99.91	54
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	0.11	44	0	0.10	44	0	0.19	43		0.14		0	0	46
Foreign exchange contracts .....	0	0	47	0	0	47	0	0	47		0.07		0	0	47
Futures and forwards .....	0	10.53	15	0	16.21	15	0	15.03	15		14.06		0	11.75	16
Written options .....	5.66	7.49	55	7.11	12.26	44	5.61	10.24	47		11.73		100	11.14	97
Exchange-traded .....	0	0	50	0	0	49	0	0	50		0		0	0	49
Over-the-counter .....	5.66	7.49	55	7.11	12.21	44	5.61	10.24	47		10.84		100	10.65	97
Purchased options .....	3.44	1.26	80	4.77	1.85	77	2.83	2.13	75		2.45		0	1.29	38
Exchange-traded .....	0	0	50	0	0	49	0	0	50		0		0	0	49
Over-the-counter .....	3.44	1.26	80	4.77	1.81	77	2.83	2.13	75		2.28		0	1.22	38
Swaps .....	90.90	78.96	58	88.13	69.08	70	91.56	71.83	69		64.61		0	65.42	10
Held for trading .....	0	22.18	34	0	13.70	36	0	16.03	34		15.01		0	13.60	38
Interest rate contracts .....	0	20.79	34	0	13.72	36	0	16.37	34		16.17		0	12.87	38
Foreign exchange contracts .....	0	0	47	0	0	47	0	0	47		0.11		0	0	48
Equity, commodity, and other contracts .....	0	0	49	0	0	49	0	0	49		0		0	0	49
Non-traded .....	100	77.82	65	100	86.30	63	100	83.97	65		84.99		100	86.40	61
Interest rate contracts .....	100	77.64	69	100	86.12	67	100	83.02	69		84.69		100	85.51	64
Foreign exchange contracts .....	0	0	46	0	0	46	0	0	45		0.01		0	0	47
Equity, commodity, and other contracts .....	0	0	48	0	0	48	0	0	48		0.01		0	0	48
Derivative contracts (excluding futures and forex 14 days or less) .....	95.82	82.49	57	0	70.94	5	0	79.60	4		80.07		0	82.85	2
One year or less .....	1.24	12.18	41	0	16.71	13	0	15.52	12		15.20		0	12.75	13
Over 1 year to 5 years .....	49.31	21.55	83	0	18.62	14	0	19.75	15		22.92		0	22.66	16
Over 5 years .....	45.28	38.27	60	0	31.71	12	0	32.47	13		34.12		0	36.28	14
Gross negative fair value (absolute value) .....	0.55	1.91	21	1.39	3.20	25	0.94	2.84	22		1.30		0	0.66	7
Gross positive fair value .....	1.18	1.55	37	1.22	2.37	27	1.92	2.25	45		1.14		0	1.10	3
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.01	76	0.03	0.01	79	0.02	0.01	80	0	0	32	0	0.01	13
Gross positive fair value (X) .....	0.02	0.01	82	0.02	0.01	80	0.04	0.01	87	0	0	32	0	0.01	9
Held for trading (X) .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X) .....	0.02	0	89	0.02	0	89	0.04	0	93	0	0	34	0	0.01	10
Current credit exposure (X) .....	0.01	0.01	66	0	0.02	23	0	0.02	21	0.01	0.01	68	0	0	18
Credit losses on derivative contracts .....	0.05	0	99	0.11	0	98	0.05	0	97	0	0	50	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.09	0.16	62		0.33			0.27		0.11	0.10	68	0	0.06	18

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	105,084	29,834	29,834	19,255	12,808
Gross losses .....	6,996	1,865	20,973	11,320	197
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	1,455	311	446	385	41
Net losses .....	5,541	1,554	20,527	10,935	156
Provision for loan and lease losses .....	0	47,948	56,640	21,514	6,603
Adjustments .....	0	39,137	39,137	0	0
Ending balance .....	99,543	115,365	105,084	29,834	19,255
Memo: Allocated transfer risk reserve (ATTR) .....	0			0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0	-0.03	55	1.15	0.55	87	0.67	0.38	85	0.27	0.12	87	0.21	0.12	79
Provision for loan and lease losses / Average loans and leases .....	0	-0.04	55	1.55	0.76	87	0.89	0.53	84	0.37	0.16	88	0.28	0.16	80
Provision for loan and lease losses / Net loan and lease losses .....	0	62.34	44	3,085.46	1,122.38	82	275.93	672.96	30	196.74	142.73	72	4,232.69	182.69	96
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.40	1.32	63	1.76	1.22	89	1.55	1.35	72	0.50	0.94	7	0.75	0.94	29
Allowance for loan and lease losses / Total loans and leases .....	1.40	1.31	63	1.75	1.21	90	1.54	1.33	72	0.50	0.93	8	0.75	0.93	29
Allowance for loan and lease losses / Net loans and leases losses (X) .....	8.98	49.92	25	37.12	33.72	71	5.12	25.33	16	2.73	17.18	8	123.43	21.35	93
Allowance for loan and lease losses / Nonaccrual assets .....	129.29	417.11	15	264.64	317.15	55	129.58	336.78	20	100.18	315.75	18	77.81	285.36	13
ALLL / 90+ days past due + nonaccrual loans and leases .....	105.28	376.57	15	108.58	286.97	15	89.11	293.46	8	39.90	283.41	4	70.89	259.30	11
Gross loan and lease losses / Average loans and leases .....	0.20	0.10	82	0.06	0.15	36	0.33	0.16	85	0.19	0.16	66	0.01	0.15	7
Recoveries / Average loans and leases .....	0.04	0.05	59	0.01	0.04	25	0.01	0.04	14	0.01	0.05	12	0	0.05	4
Net losses / Average loans and leases .....	0.16	0.05	84	0.05	0.11	46	0.32	0.11	86	0.19	0.11	76	0.01	0.09	22
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses .....	6.94	20.17	20	2.75	17.77	9	3.94	42.12	3	195.43	41.80	95	4.88	51.25	2
Earnings coverage of net loan and lease losses (X) .....	14.09	-10.45	50	51.10	41.28	71	7.05	33.55	25	12.56	22.46	40	364.36	29.27	95
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.02	0.01	76	0	0.02	41	0.12	0.04	85	0	0.02	41	0	0.01	33
Real estate loans secured by 1–4 family .....	0.11	-0.01	97	0	0.01	40	-0.01	0.01	29	0.02	0.02	60	0	0.01	38
Revolving .....	0.01	-0.01	84	0	0	57	0	0	54	0	0.02	47	0	0.02	44
Closed-end .....	0.11	0	97	0	0.01	36	-0.01	0.01	25	0.02	0.02	63	0	0.01	39
Commercial real estate loans .....	0.01	0.02	71	0	0.03	50	0.14	0.05	83	0	0.02	44	0	0.01	41
Construction and land development .....	0	-0.01	63	0	-0.01	61	0	0	57	0	-0.02	62	0	-0.02	57
1–4 family .....	0	0	55	0	0	52	0	0	50	0	0	54	0	0	54
Other .....	0	-0.01	61	0	-0.01	62	0	-0.01	59	0	-0.02	62	0	-0.02	60
Multifamily .....	0	0	54	0	0	54	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential .....	0.01	0.03	73	0	0.04	44	0.20	0.07	85	0	0.03	38	0	0.02	39
Owner-occupied .....	0.01	0	85	0	0.01	49	0.09	0.01	89	0	0.01	44	0	0.01	43
Other .....	0	0.02	45	0	0.03	48	0.11	0.04	80	0	0.01	41	0	0.01	47
Real estate loans secured by farmland .....	0	0	51	0	0	48	0	0.01	44	0	0.01	45	0	0	49
Commercial and industrial loans .....	0.55	0.10	87	0.18	0.17	65	0.87	0.20	91	0.66	0.27	86	0.02	0.18	31
Loans to individuals .....	0.47				0.74			0.66		0.19	0.74	21	0.30	0.71	30
Credit card loans .....	0.94				2.09			1.71			1.89			1.65	
Agricultural loans .....	0			0	0	50	0	0.01	48	0	0.02	46	0	0.03	43
Loans to foreign governments and institutions .....	0			0											
Other loans and leases .....	0	0.23	32	0	0.14	30	0	0.44	29	0.05	0.14	60	0	0.28	30

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		10,374		29,111		17,840		18,731		5,821					
90+ days past due loans and leases .....		17,561		62,651		36,830		44,989		2,418					
Nonaccrual loans and leases .....		76,994		43,594		81,096		29,779		24,745					
Total past due and nonaccrual loans and leases .....		104,929		135,356		135,766		93,499		32,984					
Restructured 30–89 days past due .....		0		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		22,777		3,332		26,878		0		228					
Total restructured loans and leases .....		22,777		3,332		26,878		0		228					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		5,866		1,474		10,166		571		944					
Other real estate owned .....		2,467		7,716		2,337		5,995		0					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.15	0.18	53	0.44	0.27	75	0.26	0.26	58	0.32	0.31	60	0.23	0.32	40
90+ days past due loans and leases .....	0.25	0.03	91	0.95	0.04	98	0.54	0.04	93	0.76	0.03	98	0.09	0.03	83
Nonaccrual loans and leases .....	1.08	0.52	86	0.66	0.53	69	1.19	0.60	87	0.50	0.48	61	0.97	0.49	86
90+ days past due and nonaccrual loans and leases .....	1.33	0.58	89	1.61	0.59	95	1.73	0.67	95	1.26	0.54	91	1.06	0.54	85
30–89 days past due restructured .....	0	0	33	0	0	30	0	0	32	0	0	29	0	0.01	27
90+ days past due restructured .....	0	0	45	0	0	43	0	0	45	0	0	45	0	0	43
Nonaccrual restructured .....	0.32	0.09	91	0.05	0.08	52	0.39	0.09	91	0	0.07	8	0.01	0.10	22
30–89 days past due loans held for sale .....	0	0	49	0	0	47	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale .....	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale .....	0	0	47	0	0	48	0	0	46	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.15	0.18	53	0.44	0.27	75	0.26	0.26	58	0.32	0.31	60	0.23	0.32	40
90+ days past due assets .....	0.25	0.03	91	0.95	0.04	98	0.54	0.04	93	0.76	0.03	98	0.09	0.03	83
Nonaccrual assets .....	1.08	0.53	86	0.66	0.54	69	1.19	0.60	87	0.50	0.48	61	0.97	0.49	86
30+ days past due and nonaccrual assets .....	1.47	0.79	84	2.05	0.88	91	2	0.95	92	1.58	0.87	86	1.29	0.88	79
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	1.01	0.39	92	1.24	0.43	96	1.34	0.47	94	0.94	0.39	91	0.85	0.39	89
90+ days past due and nonaccrual assets + other real estate owned .....	1.04	0.43	90	1.33	0.48	95	1.36	0.52	93	1.02	0.45	88	0.85	0.45	85
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.91	0.54	80	0.61	0.58	59	1.06	0.63	80	0.46	0.56	46	0.80	0.59	76
Allowance for loan and lease losses .....	85.72	65.65	72	45.75	72.32	35	89.07	72.10	70	121.82	92.08	70	133.41	95.97	74
Equity capital + allowance for loan and lease losses .....	6.22	4.89	71	4.13	5.37	38	7.15	5.64	70	2.98	4.77	33	4.67	5.09	52
Tier 1 capital + allowance for loan and lease losses .....	9.14	5.37	82	6.06	5.86	59	10.55	6.21	81	4.53	5.30	48	6.60	5.65	65
Loans and leases + other real estate owned .....	1.20	0.83	74	0.80	0.81	55	1.37	0.92	75	0.61	0.78	43	1	0.82	70

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases**

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 2	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.17	0.16	64	0.60	0.28	83	0.33	0.25	68	0.24	0.28	54	0.23	0.29	51
	90+ days past due .....		0.13	0.03	88	1.31	0.04	98	0.51	0.04	93	0.83	0.03	96	0	0.03	19
	Nonaccrual.....		1.18	0.55	87	0.62	0.56	63	1.17	0.63	82	0.60	0.45	72	0.28	0.48	35
Commercial and industrial	30–89 days past due .....		0.13	0.10	66	0.14	0.16	65	0.20	0.15	69	0.56	0.22	85	0.22	0.23	62
	90+ days past due .....		0.64	0.01	97	0.42	0.01	97	0.85	0.02	96	0.71	0.02	97	0.32	0.02	96
	Nonaccrual.....		1.21	0.58	81	0.94	0.56	76	1.66	0.61	86	0.35	0.74	38	2.60	0.61	96
Individuals	30–89 days past due .....		0.86	0.31	86	8.73	0.40	98	1.36	0.52	86	0.68	0.60	63	0.14	0.68	27
	90+ days past due .....		0.60	0.01	98	0.34	0.02	97	0.18	0.02	95	0.42	0.02	96	0	0.03	31
	Nonaccrual.....		11.69	0.12	99	1.02	0.16	95	10.66	0.14	99	0.31	0.12	84	0.03	0.15	36
Depository institution loans	30–89 days past due .....			0			0			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0.07		0	0.28	31	0	0.07	34	0	0.10	34	0	0.11	34	
	90+ days past due .....		0		0	0	44	0	0	45	0	0	47	0	0.01	44	
	Nonaccrual.....		0.27		0	0.55	30	0	0.57	29	0	0.80	28	0	0.46	31	
Foreign governments	30–89 days past due .....																
	90+ days past due .....																
	Nonaccrual.....																
Other loans and leases	30–89 days past due .....		0	0.30	24	0	0.32	25	0	0.67	22	0	0.28	23	0	0.18	23
	90+ days past due .....		0	0.01	42	0	0	40	0	0	40	0	0	40	0	0	41
	Nonaccrual.....		0	0.21	34	0	0.07	35	0	0.10	33	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 2	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.44	0.25	79	0.49	0.38	72	0.62	0.46	70	0.90	0.53	78	0.13	0.52	18
	90+ days past due .....	0.06	0.04	79	0.93	0.06	96	0.80	0.06	95	0.77	0.05	96	0	0.04	22
	Nonaccrual .....	0.23	0.59	24	0.18	0.66	13	0.62	0.67	56	0.29	0.55	25	0	0.61	2
Revolving	30–89 days past due .....	0	0.19	15	0.10	0.27	40	0	0.25	13	0.96	0.36	87	0.13	0.36	38
	90+ days past due .....	0	0.01	40	0	0.01	39	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual .....	0	0.44	8	0	0.44	8	0.12	0.46	28	0	0.34	11	0	0.35	10
Closed-end	30–89 days past due .....	0.46	0.23	78	0.52	0.40	73	0.66	0.48	68	0.90	0.56	76	0.13	0.54	19
	90+ days past due .....	0.06	0.04	79	0.99	0.07	95	0.85	0.06	94	0.83	0.05	95	0	0.05	24
Junior lien	30–89 days past due .....	0.25	0.61	25	0.19	0.68	16	0.65	0.69	54	0.31	0.57	28	0	0.64	3
	90+ days past due .....	0	0.01	24	0.05	0.01	86	0.01	0.01	69	0.01	0.02	46	0.07	0.02	87
	Nonaccrual .....	0	0	46	0.01	0	90	0.01	0	91	0.03	0	97	0	0	38
	Nonaccrual .....	0	0.02	16	0.04	0.03	60	0.03	0.03	63	0	0.03	27	0	0.03	12
Commercial real estate	30–89 days past due .....	0.14	0.11	69	0.62	0.20	87	0.29	0.14	78	0.13	0.15	60	0.25	0.16	74
	90+ days past due .....	0.14	0.01	92	1.37	0.02	97	0.47	0.02	96	0.85	0.02	97	0	0.02	31
	Nonaccrual .....	1.31	0.49	89	0.69	0.45	76	1.26	0.57	85	0.65	0.34	82	0.34	0.41	56
Construction and development	30–89 days past due .....	0	0.10	31	0	0.17	23	0	0.16	26	0.01	0.20	47	0.09	0.17	59
	90+ days past due .....	0	0	45	0	0.01	43	0	0.01	43	0.13	0.01	93	0	0	44
	Nonaccrual .....	0	0.14	24	0.13	0.29	58	0	0.21	21	0.09	0.18	60	0.74	0.18	87
1–4 family	30–89 days past due .....	0	0.01	41	0	0.05	35	0	0.03	36	0	0.05	33	0	0.07	32
	90+ days past due .....	0	0	48	0	0	47	0	0	46	0.13	0	95	0	0	48
Other	Nonaccrual .....	0	0.01	42	0.13	0.03	86	0	0.01	42	0	0.01	40	0.12	0.04	85
	30–89 days past due .....	0	0.07	33	0	0.09	28	0	0.09	30	0.01	0.12	57	0.09	0.06	77
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	44	0	0	45
	Nonaccrual .....	0	0.08	27	0	0.20	22	0	0.16	23	0.09	0.14	65	0.62	0.10	91
Multifamily	30–89 days past due .....	0	0.04	40	0	0.07	38	0	0.03	39	0	0.03	38	0	0.03	36
	90+ days past due .....	0	0	48	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual .....	0	0.11	34	0	0.04	35	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due .....	0.21	0.10	77	0.86	0.20	89	0.42	0.14	84	0.18	0.13	72	0.31	0.17	75
	90+ days past due .....	0.20	0.01	94	1.89	0.02	98	0.67	0.02	96	1.14	0.02	97	0	0.02	34
Owner Occupied	Nonaccrual .....	1.91	0.55	91	0.92	0.57	78	1.80	0.73	87	0.88	0.36	85	0.23	0.52	42
	30–89 days past due .....	0.17	0.03	92	0.02	0.06	50	0.09	0.05	70	0.18	0.06	86	0.31	0.08	87
Other	90+ days past due .....	0.13	0.01	95	1.01	0.01	98	0.49	0.01	97	0.96	0.01	98	0	0	38
	Nonaccrual .....	0.62	0.21	87	0.15	0.24	42	0.24	0.27	53	0.12	0.19	43	0.23	0.20	68
	30–89 days past due .....	0.03	0.06	68	0.84	0.11	95	0.33	0.06	90	0	0.05	39	0	0.07	18
	90+ days past due .....	0.06	0	95	0.88	0.01	97	0.17	0	95	0.19	0.01	95	0	0.01	39
	Nonaccrual .....	1.29	0.31	86	0.77	0.23	86	1.56	0.33	91	0.76	0.14	94	0	0.22	13
Farmland	30–89 days past due .....	0	0.04	35	0	0.19	29	0	0.08	33	0	0.21	28	0	0.09	32
	90+ days past due .....	0	0	46	0	0.02	43	0	0	46	0	0.01	45	0	0	46
	Nonaccrual .....	0	1.02	25	0	1.17	23	0	1.19	24	0	1.06	24	0	0.49	27
Credit card	30–89 days past due .....		0.83			0.83			1.02			0.87			1.03	
	90+ days past due .....		0.07			0.22			0.22			0.18			0.26	
	Nonaccrual .....		0.01			0.05			0.02			0			0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>Common Equity Tier 1 Capital</b>									
Common stock plus related surplus .....	979,014		978,458		974,919		1,023,825		449,600
Retained earnings .....	241,576		171,311		198,273		147,911		83,968
Accumulated other comprehensive income (AOCI) .....	77,189		42,014		56,225		19,061		-2,930
Common equity tier 1 minority interest .....	0		0		0		0		0
Common equity tier 1 capital before adjustments/deductions .....	1,297,779		1,191,783		1,229,417		1,190,797		530,638
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>									
Less: Goodwill, intangible assets, and deferred tax assets .....	415,971		423,763		419,931		429,062		175,093
Accumulated other comprehensive income-related adjustments .....	77,189		42,014		56,225		19,061		-2,930
Other deductions from common equity tier 1 capital .....	0		0		0		0		0
Subtotal: .....	804,619		726,006		753,261		742,674		358,475
Adjustments and deductions for common equity tier 1 capital .....	0		0		0		0		0
Common equity tier 1 capital .....	804,619		726,006		753,261		742,674		358,475
<b>Additional Tier 1 Capital</b>									
Additional tier 1 capital instruments and related surplus .....	29,337		29,115		29,226		29,005		11,702
Non-qualifying capital instruments .....	0		0		0		0		0
Tier 1 minority interest not included in common equity tier 1 capital .....	0		0		0		0		0
Additional tier 1 capital before deductions .....	29,337		29,115		29,226		29,005		11,702
Less: Additional tier 1 capital deductions .....	0		0		0		0		0
Additional tier 1 capital .....	29,337		29,115		29,226		29,005		11,702
<b>Tier 1 Capital</b> .....	833,956		755,121		782,487		771,679		370,177
<b>Tier 2 Capital</b>									
Tier 2 capital instruments and related surplus .....	232,411						115,548		4,989
Non-qualifying capital instruments .....	0						0		0
Total capital minority interest not included in tier 1 capital .....	0						0		0
Allowance for loan and lease losses in tier 2 capital .....	79,647						30,712		19,255
Exited advanced approach eligible credit reserves .....									
Unrealized gains on AFS preferred stock classified as equity .....									0
Tier 2 capital before deductions .....	312,058						146,260		24,244
Exited advanced approach tier 2 capital before deductions .....									
Less: Tier 2 capital deductions .....	0						0		0
Tier 2 capital .....	312,058						146,260		24,244
Exited advanced approach tier 2 capital .....									
Total capital .....	1,146,014						917,939		394,421
Exited advanced approach total capital .....									
<b>Total Assets for Capital Ratios</b>									
Average total consolidated assets, adjusted .....	9,311,377		8,671,444		8,719,823		8,018,341		3,248,392
Less: Deductions from common equity tier 1 capital .....	415,971		423,763		419,931		429,062		175,093
Less: Other deductions .....	0		0		0		0		0
Total assets for leverage ratio .....	8,895,406		8,247,681		8,299,892		7,589,279		3,073,299
Total risk-weighted assets .....	8,913,130						7,005,572		3,037,994
Exited advanced approach total RWA .....									
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A .....	9.03	11.19	13	0	10.51	5	0	10.91	5
Common equity tier 1 capital, column B .....	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A .....	9.36	11.81	10	0	11.19	5	0	11.60	5
Tier 1 capital, column B .....	0	0	50	0	0	50	0	0	50
Total capital, column A .....	12.86	13.66	21	0	12.79	5	0	13.45	5
Total capital, column B .....	0	0	50	0	0	50	0	0	50
Tier 1 leverage .....	9.38	9.56	46	9.16	9.63	43	9.43	9.65	47
Supplementary leverage ratio, advanced approaches HCs .....									

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
	1-Year	5-Year					
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0	0	
Total property and casualty assets .....	0	0	0	0	0	0	
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0	0	
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0	0	
Total insurance underwriting equity .....	0	0	0	0	0	0	
Total property and casualty equity .....	0	0	0	0	0	0	
Total life and health equity .....	0	0	0	0	0	0	
Total insurance underwriting net income .....	0	0	0	0	0	0	
Total property and casualty .....	0	0	0	0	0	0	
Total life and health .....	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0	0	
Unearned premiums (P/C) .....	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0	0	
Separate account liabilities (L/H) .....	0	0	0	0	0	0	
Insurance activities revenue .....	0	0	0	0	0	0	
Other insurance activities income .....	0	0	0	0	0	0	
Insurance and reinsurance underwriting income .....	0	0	0	0	0	0	
Premiums .....	0	0	0	0	0	0	
Credit related insurance underwriting .....	0	0	0	0	0	0	
Other insurance underwriting .....	0	0	0	0	0	0	
Insurance benefits, losses, expenses .....	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0	0	
Life insurance assets .....	83,304	81,876	82,855	80,915	22,064	1.74	321.43

06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>														
Insurance underwriting assets / Consolidated assets .....	0	0	48	0	0	48	0	0	48	0	0	48	0	0
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	50			60			50			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	50			40			50			40			33.33	
Separate account assets (L/H) / Total life assets .....	0			0			0			0			0	
Insurance activities revenue / Adjusted operating income .....	0	0.58	24	0	0.45	22	0	0.41	22			0.37	0	0.46
Premium income / Insurance activities revenue .....	0.03			0.02			0.01			0.03			0	
Credit related premium income / Total premium income .....	100			100			100			100			50	
Other premium income / Total premium income .....	0			0			0			0			50	
Insurance underwriting net income / Consolidated net income .....	0	0	49	0	0	48	0	0	49	0	0	48	0	0
Insurance net income (P/C) / Equity (P/C) .....	34.16			33.71			19.85			37.86			72.25	
Insurance net income (L/H) / Equity (L/H) .....														
Insurance benefits, losses, expenses / Insurance premiums .....	92.63			30.33			-40.91			132.57			116.87	
Reinsurance recovery (P/C) / Total assets (P/C) .....	0			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	8.92	11.55	32	9.41	11.13	38	9.34	11.01	36	10.10	11.53	38	5.67	13.70
<b>Broker-Dealer Activities</b>														
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
<b>Analysis Ratios</b>					
Yield: Foreign loans .....	0.03		0.06		0
Cost: Interest-bearing deposits.....	0.57		1.44		2.53
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans .....					
Commercial and industrial loans .....					2.35
Foreign governments and institutions .....					3.83
<b>Growth Rates</b>					
Net loans and leases.....	-20.34		-62.63		-47.91
Total selected assets.....	-10.31		-35.96		-25.04
Deposits .....	-43.67		43.26		2.53
			-44.89		-2.42

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		8,440	45,000	65,000	56,750	0	-81.24	
Dividends .....		8,440	45,000	65,000	56,750	0	-81.24	
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		13	19	33	50	20	-31.58	1200.00
Dividends .....		13	19	33	50	20	-31.58	1200.00
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		8,453	45,019	65,033	56,800	20	-81.22	845200.00
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		17	20	20	0	0	-15.00	
Total operating income .....		8,470	45,039	65,053	56,800	20	-81.19	846900.00
<b>Operating Expenses</b>								
Personnel expenses .....		332	407	612	790	853	-18.43	315.00
Interest expense .....		5,725	2,948	7,210	2,799	308	94.20	3617.53
Other expenses .....		1,196	1,231	2,117	7,612	5,081	-2.84	433.93
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		7,253	4,586	9,939	11,201	6,242	58.16	1483.62
Income (loss) before taxes .....		1,217	40,453	55,114	45,599	-6,222	-96.99	
Applicable income taxes (credit) .....		-1,511	-959	-2,076	-1,941	-713		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		2,728	41,412	57,190	47,540	-5,509	-93.41	
Equity in undistributed income of subsidiaries .....		58,515	-13,250	16,693	43,199	44,850		830.58
Bank subsidiaries .....		58,515	-13,250	16,693	43,199	44,850		830.58
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		61,243	28,162	73,883	90,739	39,341	117.47	923.10
<b>Memoranda</b>								
Bank net income .....		66,955	31,750	81,693	99,949	44,850	110.88	964.81
Nonbank net income .....		13	19	33	50	20	-31.58	1200.00
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,419,234	92.30	1,286,429	98.56	1,334,837	90.79	1,288,630	506,550	10.32	895.81
Common and preferred stock .....		1,419,234	92.30	1,286,252	98.54	1,334,585	90.78	1,288,249	506,550	10.34	895.81
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	177	0.01	252	0.02	381	0	-100.00	
Investment in nonbank subsidiaries .....		1,022	0.07	1,024	0.08	1,022	0.07	1,024	352	-0.20	998.92
Common and preferred stock .....		1,018	0.07	1,018	0.08	1,018	0.07	1,018	352	0.00	994.62
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		4	0	6	0	4	0	6	0	-33.33	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		112,165	7.30	15,372	1.18	129,969	8.84	45,563	40,474	629.67	2683.94
Cash and due from unrelated depository institution .....		50	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		5,083	0.33	2,434	0.19	4,382	0.30	2,399	841	108.83	1588.70
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	99	-100.00	
Total assets .....		1,537,554	100.00	1,305,259	100.00	1,470,210	100.00	1,337,616	548,316	17.80	946.16
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		232,411	15.12	110,149	8.44	232,534	15.82	115,548	4,989	111.00	4564.08
Other liabilities .....		1,726	0.11	1,159	0.09	1,843	0.13	1,238	383	48.92	3735.56
Balance due to subsidiaries and related institutions .....		30,510	1.98	30,202	2.31	32,457	2.21	30,033	12,306	1.02	886.42
Total liabilities .....		264,647	17.21	141,510	10.84	266,834	18.15	146,819	17,678	87.02	3158.80
Equity Capital .....		1,272,907	82.79	1,163,749	89.16	1,203,376	81.85	1,190,797	530,638	9.38	816.75
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		558	0.04	555	0.04	555	0.04	511	243	0.54	421.50
Common surplus .....		1,134,603	73.79	1,122,063	85.96	1,126,437	76.62	1,117,879	449,427	1.12	877.18
Retained earnings .....		216,704	14.09	143,277	10.98	172,232	11.71	147,911	83,968	51.25	853.55
Accumulated other comprehensive income .....		77,189	5.02	42,014	3.22	56,225	3.82	19,061	-2,930	83.72	26889.16
Other equity capital components .....		-156,147	-10.16	-144,160	-11.04	-152,073	-10.34	-94,565	-70		
Total liabilities and equity capital .....		1,537,554	100.00	1,305,259	100.00	1,470,210	100.00	1,337,616	548,316	17.80	946.16
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		30,355	1.97	30,134	2.31	30,244	2.06	30,023	11,702	0.73	881.41
Notes payable to subsidiaries that issued TPS .....		29,337	1.91	29,115	2.23	29,226	1.99	29,005	11,350	0.76	877.90
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	9.88	12.54	20	4.82	7.29	30	6.27	9.11	23	7.60	10.58	19	7.73	11.03	14
Bank net income / Average equity investment in banks .....	9.74	12.85	16	4.94	7.98	25	6.29	9.38	21	9.01	10.85	27	9.32	11.56	27
Nonbank net income / Average equity investment in nonbanks .....	2.55	15.38	52	3.73	8.94	53	3.24	9.69	51	5.64	12.07	56	5.68	10.83	54
Subsidiary HCs net income / Average equity investment in sub HCs .....		9.85			5.20			8.82			15.16			9.40	
Bank net income / Parent net income .....	109.33	102.74	81	112.74	107.53	74	110.57	104.93	77	110.15	103.77	79	114	104.73	87
Nonbank net income / Parent net income .....	0.02	0.61	56	0.07	1.11	55	0.04	1.04	55	0.06	1.08	52	0.05	0.99	53
Subsidiary holding companies' net income / Parent net income .....		93.75			107.06			101.16			92.33			90.39	
<b>Leverage</b>															
Total liabilities / Equity capital .....	20.79	11.52	76	12.16	10.50	61	22.17	11.62	78	12.33	9.66	62	3.33	9.50	34
Total debt / Equity capital .....	18.26	5.82	84	9.47	4.75	72	19.32	5.79	87	9.70	3.93	76	0.94	3.94	56
Total debt + notes payable to subs that issued TPS / Equity capital .....	20.56	9.79	79	11.97	8.63	65	21.75	9.67	81	12.14	7.99	65	3.08	7.93	36
Total debt + Loans guaranteed for affiliate / Equity capital .....	18.26	5.82	84	9.47	4.80	71	19.32	5.79	87	9.70	3.97	75	0.94	3.98	56
Total debt / Equity capital – excess over fair value .....	18.26	5.82	84	9.47	4.75	72	19.32	5.79	87	9.70	3.93	76	0.94	3.94	56
Long-term debt / Equity capital .....	18.26	5.76	86	9.47	4.56	72	19.32	5.67	87	9.70	3.86	76	0.94	3.76	59
Short-term debt / Equity capital .....	0	0	48	0	0.05	45	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital .....	0	0	46	0	0	46	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital .....	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt .....	22.95	23.81	57	9.85	14.95	55	22.35	20.97	60	15.44	14.37	61	25.31	15.49	68
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	111.58	104.95	72	110.61	104.70	74	110.99	104.49	75	108.27	104.21	68	95.53	104.10	15
Total investment in subs / Equity capital .....	111.58	105.27	71	110.63	105.03	72	111.01	104.82	73	108.30	104.48	68	95.53	104.38	14
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	1.20	0.38	84	2.19	0.76	83	1.79	0.49	85	1.09	0.44	76	-0.60	0.36	14
Equity investment in subs – equity cap / Net income-div (X) .....	1.66	1.20	70	5.68	2.61	85	3.32	1.45	88	1.54	1.47	67		1.18	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	41.50	117.90	27	209.12	133.56	80	151.72	121.76	74	152.57	153.39	64	11.87	113.37	5
Cash from ops + noncash items + op expense / Op expense + dividend .....	30.53	138.87	21	208.47	144.11	78	147.54	138.81	67	140.38	152.31	57	-32.43	123.74	2
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	26.05	93.76	24	-13.25	115.42	7	271.50	140.42	88	111.11	105.99	60	-32.97	108.88	5
Pretax operating income + interest expense / Interest expense .....	121.26	1,355.69	33	1,472.22	2,971.36	70	864.41	2,318.94	53	1,729.12	17,211.14	60	-1,920.13	1,631.73	7
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	119.73	1,307.49	28	1,215.33	1,683.42	64	757.29	1,435.81	45	1,120.57	2,481.22	53	-539.47	1,015.91	3
Dividends + interest from subsidiaries / Interest expense + dividends .....	37.58	116.06	24	222.44	160.27	77	157.59	137	69	191.92	196.13	67	6.49	140.89	10
Fees + other income from subsidiaries / Salary + other expenses .....	0	3.59	39	0	3.69	39	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X) .....		394.03			48.31			52.16			71.69			106.04	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	7.49	2.30	86	1.22	1.73	59	9.01	2.19	87	3.46	1.59	75	7.47	1.59	89
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....	0			0			0			0			0		
Nonaccrual .....	0			0			0			8.16			0.70		
Total .....	0			0			0			8.16			0.70		
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	0.07	31	0	0.09	30	0	0.09	31	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	614.77	77.66	99	41.75	77.32	26	59.55	79.13	33	56.37	65.39	44			87.25
Dividends declared / Net income .....	27.38	22.10	58	61.40	38.61	76	46.10	29.39	73	29.53	25.65	52	0		24.10
Net income – dividends / Average equity.....	7.18	9.56	20	1.86	4.43	26	3.38	6.36	19	5.36	7.61	21	7.73		8.12
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	50.32	135.93	22	260.25	139.95	84	190.86	130.75	77	211.79	160.93	72			131.90
Dividends from nonbank subsidiaries .....	0.08	0.84	68	0.11	1.38	66	0.10	3.01	58	0.19	2.59	63			2.83
Dividends from subsidiary holding companies.....	0	0	48	0	0	48	0	0	48	0	0	48			0
Dividends from all subsidiaries .....	50.40	146.59	19	260.36	173.71	80	190.95	158.62	72	211.97	209.89	68			144.51
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	12.61	31.44	34	141.73	57.41	85	79.57	43.52	84	56.78	45.88	60	0		33.37
Interest income from bank subsidiaries.....	0	0.02	35	0	0.07	34	0	0.05	33	0	0.09	32	0		0.11
Management and service fees from bank subsidiaries .....	0	0.35	44	0	0.33	44	0	0.57	43	0	0.47	43	0		0.32
Other income from bank subsidiaries.....	0	0	46	0	0.01	45	0	0	46	0	0	46	0		0.01
Operating income from bank subsidiaries .....	12.61	33.38	31	141.73	62.34	83	79.57	51.02	82	56.78	48.40	58	0		35.67
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	51.33	73	100	71.47	65	100	99.52	52	100	76.61	69	100		80.47
Interest income from nonbank subsidiaries.....	0	0.01	47	0	0.05	46	0	0.07	45	0	0.91	44	0		0.31
Management and service fees from nonbank subsidiaries .....	0	0	48	0	0.01	46	0	0.02	47	0	0.02	47	0		0.17
Other income from nonbank subsidiaries.....	0	0.01	47	0	0	48	0	0.11	47	0	0.01	47	0		0.06
Operating income from nonbank subsidiaries .....	100	54.11	72	100	74.51	64	100	105.70	50	100	83.73	65	100		96.62
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		40.90			50.90			29.39			65.48				43.51
Interest income from subsidiary holding companies .....		0			0			0			0				0
Management and service fees from subsidiary holding companies.....		0			0			0			0				0
Other income from subsidiary holding companies.....		0			0			0			0				0.15
Operating income from subsidiary holding companies.....		40.90			50.90			29.39			65.48				43.66
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.65	70.62	65	99.91	72.91	75	99.92	76.69	79	99.91	77.61	81	0		72.95
Interest income from bank subsidiaries.....	0	0.60	35	0	0.85	34	0	0.11	33	0	0.23	32	0		0.55
Management and service fees from bank subsidiaries .....	0	1.34	44	0	1.26	44	0	0.96	43	0	0.75	43	0		0.59
Other income from bank subsidiaries.....	0	0.01	46	0	0.01	45	0	0.01	46	0	0.01	46	0		0.01
Operating income from bank subsidiaries .....	99.65	82.01	51	99.91	84.25	59	99.92	84.80	65	99.91	94.06	66	0		89.39
Dividends from nonbank subsidiaries .....	0.15	0.74	77	0.04	1.39	64	0.05	1.76	58	0.09	1.13	63	100		2.65
Interest income from nonbank subsidiaries.....	0	0	46	0	0	46	0	0	46	0	0	45	0		0
Management and service fees from nonbank subsidiaries .....	0	0	49	0	0	48	0	0	48	0	0	48	0		0
Other income from nonbank subsidiaries.....	0	0	47	0	0	48	0	0	47	0	0	47	0		0
Operating income from nonbank subsidiaries .....	0.15	1.19	69	0.04	2.17	57	0.05	2.06	51	0.09	1.56	57	100		3.33
Dividends from subsidiary holding companies.....	0	0	48	0	0	48	0	0	48	0	0	47	0		0
Interest income from subsidiary holding companies .....	0	0	50	0	0	50	0	0	50	0	0	49	0		0
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0		0
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0		0
Operating income from subsidiary holding companies.....	0	0	48	0	0	48	0	0	47	0	0	47	0		0
Loans and advances from subsidiaries / Short term debt.....		393.33			645.18			400.31			1,178.56				854.19
Loans and advances from subsidiaries / Total debt .....	13.06	37.96	38	27.36	62.48	50	13.01	59.71	36	25.98	70.71	45	234.56		81.26